

**Information to identify the case:**

Debtor 1	Wilhelmina P. D'Dumo	Social Security number or ITIN xxx-xx-7878
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-19268-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilhelmina P. D'Dumo  
aka Wilhelmina P. Cabanero, dba WD  
Healthcare Continuum Inc.

6/2/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wilhelmina P. D'Dumo  
Debtor

Case No. 19-19268-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jun 02, 2022

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:**

Recip ID	Recipient Name and Address
db	+ Wilhelmina P. D'Dumo, 10 Taunton Road, Medford, NJ 08055-9338
cr	+ Fulton Bank of New Jersey, 1601 Market Street, Suite 901, Philadelphia, PA 19103-2301
cr	+ Playa Del Sol 380 Condo Association, 401 Cooper Landing Road, Cherry Hill, NJ 08002-2517
518230092	+ Eisenberg, Gold & Agrawal, 1040 N. Kings Highway, Suite 200, Cherry Hill, New Jersey 08034-1925
518230093	+ Fulton Bank, 1601 Market St., Suite 901, Philadelphia, Pennsylvania 19103-2327
518257160	+ Fulton Bank, N.A., 1601 Market Street, Suite 901, Philadelphia, PA 19103-2327
518310427	+ PLAYA DEL SOL 380 CONDOMINIUM ASSOCIATION, INC., c/o Adam D. Greenberg, Esq., 1949 Berlin Road, Suite 200, Cherry Hill, N.J. 08003-3737, (08003-2077
518230094	+ Plaza Del Sol Condominium Association, 401 Cooperlandng Rd., CherryHill, New Jersey 08002-2517
518335716	+ Virtua Health - WJ, c/o Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518230090	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:22	American Express, PO Box 297871, Ft Lauderdale, Florida 33329-7871
518340105	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518230091	+ EDI: LCIBAYLN	Jun 03 2022 00:43:00	Bayview Loan Services, LLC., 4425 Ponce De Leon Blvd, 5th Fl., Coral Gables, New Jersey 33146-1873
518352363	+ EDI: LCIBAYLN	Jun 03 2022 00:43:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
518343401	+ EDI: AIS.COM	Jun 03 2022 00:43:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518230095	+ EDI: VERIZONCOMB.COM	Jun 03 2022 00:43:00	Verizon Wireless, PO Box 26055, Minneapolis, Minnesota 55426-0055

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Creditor Playa Del Sol 380 Condo Association agreenberg@hglclaw.com btemple@hglclaw.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. Ferguson	on behalf of Creditor Fulton Bank of New Jersey dferguson@egalawfirm.com ksantiago@egalawfirm.com,ebecker@egalawfirm.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Steven N. Taieb	on behalf of Debtor Wilhelmina P. D'Dumo staieb@comcast.net sntgale@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7